

Form csnodsc – ntecselsnodis

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 19-12250-MBK
Chapter: 13
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Kevin E. Eldridge
1012 Old Corlies Avenue
Neptune, NJ 07753

Jennifer A. Eldridge
1012 Old Corlies Avenue
Neptune, NJ 07753

Social Security No.:

xxx-xx-0658

xxx-xx-0389

Employer's Tax I.D. No.:

NOTICE OF CASE CLOSED WITHOUT DISCHARGE

All creditors and parties in interest are notified that the above-named case has been closed without entry of discharge for the reason(s) indicated below.

- ☐ Debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☒ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☒ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4-year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

- ☐ An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: March 1, 2023

JAN: gan

Jeanne Naughton
Clerk

In re:
Kevin E. Eldridge
Jennifer A. Eldridge
Debtors

Case No. 19-12250-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

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Date Rcvd: Mar 01, 2023

Form ID: cscnodsc

Total Noticed: 55

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 03, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Kevin E. Eldridge, Jennifer A. Eldridge, 1012 Old Corlies Avenue, Neptune, NJ 07753-3329
518007407	++ ALLIED DIGESTIVE HEALTH LLC, MONMOUTH PARK CORPORATE CENTER I, 187 ROUTE 36 SUITE 230, WEST LONG BRANCH NJ 07764-1306 address filed with court:, Allied Digestive Health, 60 Hwy 36, Suite B, West Long Branch, NJ 07764-1463
518007406	Advanced Endoscopy Surgical Center LLC, 142 Route 25 Suite 101, Eatontown, NJ 07724-1864
518007408	+ Ambulatory Anes Physcian, P.O. Box 4640, Rutherford, NJ 07070-0464
518007457	AmeiCredit/GM Financial, Attn: Bankruptcy, PO BOX 18353, Arlington, TX 76096
518007409	+ Atlantic Coast Urology, 525 Jack Martin Blvd, Suite 304, Brick, NJ 08724-7737
518007411	+ C.Tech, P.O. Box 402, Mount Sinai, NY 11766-0402
518007415	Central Credit Services LLC, 955o Regency Sqaure Blvd, Suite 500A, Jacksonville, FL 32225
518007425	+ Hackensack Meridian Health, Meridian OBGYN, P.O. Box 419801, Boston, MA 02241-9801
518007426	Howard Leitner Perlmutter Urologic, 2401 Hwy 35, Manasquan, NJ 08736-1193
518007430	+ Meridian Cardiovascular, P.O. Box 416787, Boston, MA 02241-6787
518007431	+ Meridian Laboratory Physicians, PA, P.O. Box 60280, North Charleston, SC 29419-0280
518007432	+ Meridian Medical Group - Specialty Care, P.O. Box 402, Mount Sinai, NY 11766-0402
518007433	Meridian Medical Group Primary, P.O. Box 416923, Boston, MA 02241-6923
518007436	Myriad Emerg Physicians, LLC, PO Box 80137, Philadelphia, PA 19101-1137
518007441	+ RMB, INC, 409 Bearden Park Circle, Knoxville, TN 37919-7406
518007450	+ Superior Court of New Jersey, Law Division, Special Civil Part, 118 Washington St., Toms River, NJ 08753-7626
518007451	+ Surgical Institute, 3616 HWY 33, Neptune, NJ 07753-3112
518007455	Vital Recovery Services, LLC, PO BOX 923748, Norcross, GA 30010-3748

TOTAL: 19

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 01 2023 20:57:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Mar 01 2023 20:57:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518051495	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Mar 01 2023 20:57:00	AmeriCredit Financial Services, Inc., dba GM Financial, P O Box 183853, Arlington, TX 76096
518007410	+ Email/Text: billing@assa-nj.com	Mar 01 2023 20:57:00	Atlantic Shore Surgical Associates, 478 Brick Blvd, Brick, NJ 08723-6077
518007458	+ Email/Text: mortgagebkcorrespondence@bofa.com	Mar 01 2023 20:57:00	Bank of America, 100 North Tyron Street, Charlotte, NC 28255-0001
518007413	Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 01 2023 21:04:20	Capital One Bank USA, N.A., 15000 Capital One

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			Dr., Richmond, VA 23208
518007412	+ Email/Text: bnc-capio@quantum3group.com	Mar 01 2023 20:57:00	Capio Partners, 2222 Texoma Parkway, Sherman, TX 75090-2481
518063387	+ Email/PDF: ebn_ais@aisinfo.com	Mar 01 2023 21:04:14	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518007416	+ Email/Text: bankruptcy.notifications@fisglobal.com	Mar 01 2023 20:57:00	Chexsystems, Inc., Attn: Customer Relations, 7805 Hudson Road, Suite 100, Woodbury, MN 55125-1703
518007417	+ Email/Text: convergent@ebn.phinsolutions.com	Mar 01 2023 20:57:00	Convergent Outsourcing, Inc., 800 SW 39th St., PO BOX 9004, Renton, WA 98057-9004
518007419	^ MEBN	Mar 01 2023 20:54:15	Equifax, PO Box 740241, Atlanta, GA 30374-0241
518007420	^ MEBN	Mar 01 2023 20:54:48	Experian, Profile Maintenance, PO Box 9558, Allen, TX 75013-9558
518007423	^ MEBN	Mar 01 2023 20:55:31	FMS, Inc., PO BOX 707600, Tulsa, OK 74170-7600
518007424	Email/Text: bankruptcy@frost-arnett.com	Mar 01 2023 20:56:00	Frost Arnett Company, P.O. Box 198988, Nashville, TN 37219-8988
518007421	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Mar 01 2023 21:04:22	First Premier Bank, Attn: Bankruptcy, PO BOX 5524, Sioux Falls, SD 57117-5524
518007422	+ Email/Text: crdept@na.firstsource.com	Mar 01 2023 20:57:00	Firstsource Advantage, LLC, 205 Bryant Woods South, Amherst, NY 14228-3609
518007427	+ Email/Text: JSUMCbankruptcy@hackensackmeridian.org	Mar 01 2023 20:58:00	Jersey Shore University Medical Center, 1945 Route 33, Neptune, NJ 07753-4896
518007428	+ Email/PDF: resurgentbknotifications@resurgent.com	Mar 01 2023 21:04:33	LVNV Funding, Attention: President, 200 Meeting Street Ste #206, Greenville, SC 29615-5833
518064241	Email/PDF: resurgentbknotifications@resurgent.com	Mar 01 2023 21:04:25	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
518033950	Email/PDF: MerrickBKNotifications@Resurgent.com	Mar 01 2023 21:04:20	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
518069153	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 01 2023 20:57:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
518021977	+ Email/Text: clientservices@simonsagency.com	Mar 01 2023 20:58:00	Meridian Medical Group Faculty Practice, c/o Simon's Agency Inc., PO Box 5026, Syracuse, NY 13220-5026
518007434	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 01 2023 20:57:00	Midland Funding, LLC, 8875 Aero Drive Ste 200, San Diego, CA 92123-2255
518007438	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 01 2023 21:04:14	Portfolio Recovery Associates, LLC, PO BOX 41067, Norfolk, VA 23541
518059482	+ Email/Text: JCAP_BNC_Notices@jcap.com	Mar 01 2023 20:57:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518141635	Email/Text: bnc-quantum@quantum3group.com	Mar 01 2023 20:57:00	Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788
518007439	Email/Text: clientservices@remexinc.com	Mar 01 2023 20:56:00	REMEX, PO Box 765, Rocky Hill, NJ 08553-0765
518007444	+ Email/Text: bankruptcy@savit.com	Mar 01 2023 20:58:00	Sa-Vit Collection Agency, Attn: Bankruptcy, PO Box 250, East Brunswick, NJ 08816-0250
518007445	+ Email/Text: clientservices@simonsagency.com	Mar 01 2023 20:58:00	Simon's Agency, 4963 Wintersweet Drive, Liverpool, NY 13088-2176
518179963	Email/Text: creditcardbkcorrespondence@bofa.com	Mar 01 2023 20:56:00	TIAA, FSB Formerly Known As EverBank, c/o

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518007452	Email/Text: DASPUBREC@transunion.com	Mar 01 2023 20:56:00	Bank of America, P.O. Box 31785, Tampa, FL 33631-3785 Trans Union Corporation, Public Records Department, 555 West Adams St., Chicago, IL 60661
518007453	Email/Text: bankruptcydepartment@tsico.com	Mar 01 2023 20:58:00	Transworld Systems Inc, P.O. Box 15618, Dept 938, Wilmington, DE 19850-5618
518021981	+ Email/PDF: OGCRegionIIBankruptcy@hud.gov	Mar 01 2023 21:04:12	U.S. Department of HUD, 451 7th Street S.W., Washington, DC 20410-0001
518153686	+ Email/PDF: ebn_ais@aisinfo.com	Mar 01 2023 21:04:32	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518007454	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Mar 01 2023 20:56:00	Verizon, Verizon Wireless BK Admin, 500 Technology Drive Ste 550, Saint Charles, MO 63304-2225
518007456	^ MEBN	Mar 01 2023 20:55:42	Waypoint Resource Group, PO Box 8588, Round Rock, TX 78683-8588

TOTAL: 36

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519073181	*P++	AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853, address filed with court:, AmeriCredit Financial Services, Inc., dba GM Financial, P O Box 183853, Arlington, TX 76096
518007414	*P++	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285, address filed with court:, Capital One Bank USA, N.A., 15000 Capital One Dr., Richmond, VA 23208
518007418	*+	Convergent Outsourcing, Inc., 800 SW 39th St., PO BOX 9004, Renton, WA 98057-9004
518007429	*+	LVNV Funding, Attention: President, 200 Meeting Street Ste #206, Greenville, SC 29615-5833
518007435	*+	Midland Funding, LLC, 8875 Aero Drive Ste 200, San Diego, CA 92123-2255
518007440	*	REMEX, PO Box 765, Rocky Hill, NJ 08553-0765
518007442	*+	RMB, INC, 409 Bearden Park Circle, Knoxville, TN 37919-7406
518007443	*+	RMB, INC, 409 Bearden Park Circle, Knoxville, TN 37919-7406
518007446	*+	Simon's Agency, 4963 Wintersweet Drive, Liverpool, NY 13088-2176
518007447	*+	Simon's Agency, 4963 Wintersweet Drive, Liverpool, NY 13088-2176
518007448	*+	Simon's Agency, 4963 Wintersweet Drive, Liverpool, NY 13088-2176
518007449	*+	Simon's Agency, 4963 Wintersweet Drive, Liverpool, NY 13088-2176
518007437	##	Ocean Anesthesia Group PA, 1200 Hooper Ave, Toms River, NJ 08753-3594

TOTAL: 0 Undeliverable, 12 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 03, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 1, 2023 at the address(es) listed

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User: admin

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below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Jonathan Goldsmith Cohen	on behalf of Debtor Kevin E. Eldridge imclawgroupecf@gmail.com;g.jr77824@notify.bestcase.com
Jonathan Goldsmith Cohen	on behalf of Joint Debtor Jennifer A. Eldridge imclawgroupecf@gmail.com;g.jr77824@notify.bestcase.com
Kevin Gordon McDonald	on behalf of Creditor TIAA FSB, FORMERLY KNOWN AS EVERBANK kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6